



OKLAHOMA  
Senior Health Insurance Counseling Program  
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OKLAHOMA INSURANCE DEPARTMENT  
COMMISSIONER JOHN D. DOAK

# 2011 SHOPPER'S GUIDE



All Oklahoma related photos in this guide provided by the Oklahoma Tourism Department.



# OKLAHOMA INSURANCE DEPARTMENT



Insurance Commissioner John D. Doak

## This Guide Provided by...

Oklahoma's SHIP, Senior Health Insurance Counseling Program, a division of the Oklahoma Insurance Department, under the general direction of the Insurance Commissioner John D. Doak.

The Oklahoma Insurance Department (OID) is responsible for enforcing the insurance-related laws of the state. OID protects consumers by providing accurate, timely and informative insurance information. OID promotes a competitive marketplace and ensure solvency of the entities we regulate including insurance producers and adjusters, funeral directors, bail bondsmen & real estate appraisers.





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## Your SHIP Shopper's Guide 2011

This booklet is intended as a "guide." Once you have selected a company, you should consult with the insurance company or its representative to determine policy specifics and review the options that are available with that company. If a company you are checking on is not listed, please contact our office at (405) 521-6628 or toll-free at 1-800-763-2828 for further information. Consumer brochures are available to Oklahoma residents explaining other insurance coverages. These, too, are available from:

### Oklahoma Insurance Department

Five Corporate Plaza  
 3625 NW 56th, Ste 100  
 Oklahoma City, OK 73112

### Insurance Department Contact Information

SHIP Toll Free Number.....	1-800-763-2828
SHIP Local Number (OKC).....	(405) 521-6628
Toll Free Number .....	1-800-522-0071
Complaints & Claims .....	(405) 521-2991
Questions on Life & Health Policies .....	(405) 521-3541
Information on Insurance Agents .....	(405) 521-3916
Information on Licensed Companies .....	(405) 521-3966
Property & Casualty Rates and Policies Information .....	(405) 521-3681
General Information.....	(405) 521-2828
Medicare/Medicaid Fraud and Abuse Help Line .....	1-888-967-9100

# OKLAHOMA INSURANCE DEPARTMENT

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# Medicare: the basics

Medicare is the federal health insurance program available to all people at age 65. It also is available to people under age 65 who have been on Social Security disability for 24 months or who have end-stage renal disease or Lou Gehrig’s (ALS). Medicare is made up of Parts A, B, C & D. Most people over age 65 get Medicare Part A premium-free, but most must pay a monthly premium for Medicare Part B (**\$115.40 in 2011**). Medicare Part C (Medicare Advantage) gives you a choice of how you take your Medicare, and Part D gives the opportunity to purchase a prescription drug plan.

Approval of covered services for Medicare benefits is usually based on what is medically necessary.

The amounts approved are based on payment schedules established by Medicare. Under Part A, the health care providers who contract with Medicare are not allowed to charge more than what is approved by Medicare. Part B does allow “excess charges” for some services. The maximum excess charge physicians are allowed is 15% more than Medicare’s approved amount for claims in which the provider did not accept Medicare Assignment.

## Gaps in Medicare

- **Gap 1: Deductibles and Coinsurance**
- **Gap 2: Excess Charges**
- **Gap 3: Noncovered Items**

Medicare pays a large share of the health care costs for seniors over age 65, but there are significant gaps. The Medicare Benefit Chart on the following page shows Medicare’s benefits and remaining gaps for which you are responsible.

Medicare Part A
<ul style="list-style-type: none"> <li>• Inpatient Hospital</li> <li>• Skilled Nursing Facility</li> <li>• Home Health Care</li> <li>• Hospice</li> </ul>
Medicare Part B
<ul style="list-style-type: none"> <li>• Doctor Services</li> <li>• Outpatient Hospital &amp; Emergency Room</li> <li>• Durable Medical Equipment</li> <li>• Other Services &amp; Supplies</li> </ul>
Medicare Part C
<ul style="list-style-type: none"> <li>• Medicare Advantage Plans</li> </ul>
Medicare Part D
<ul style="list-style-type: none"> <li>• Prescription Drug Benefit</li> </ul>

### Part A Hospital Insurance—Covered Services

(Hospital deductibles and coinsurance amounts change each year. The numbers shown in this chart are effective for 2011)

Services	Benefits	Medicare Pays	You Pay <small>(Other insurance may pay all or part)</small>
<b>Hospitalization</b> Semiprivate room, general nursing misc. services	First 60 days 61st to 90th day 91st to 150th day Beyond 150 days	All but \$1,132 All but \$283 per day All but \$566 per day Nothing	\$1,132 \$283 per day \$566 per day All charges
<b>Skilled Nursing Facility Care</b>	First 20 days 21st to 100th day Beyond 100 days	100% of approved All but \$141.50 per day Nothing	Nothing if approved \$141.50 per day All costs
<b>Home Health Care</b> Medically necessary skilled care therapy	Part-time care as long as you meet guidelines	100% of approved	Nothing if approved; 20% of Durable Medical Equipment
<b>Hospice Care</b> for the terminally ill	As long as doctor certifies need	All but limited costs for drugs & respite care	Limited costs for drugs and respite care
<b>Blood</b>	As needed	All but first 3 pints	First 3 pints

### Part B Medicare Insurance—Covered Services

Services	Benefits	Medicare Pays	You Pay <small>(Other insurance may pay all or part)</small>
<b>Medical Expense</b> Physician services and medical supplies	Medical services in and out of the hospital	80% of approved (after \$162 deductible)	20% of approved (after \$162 deductible) plus excess charges
<b>Clinical Laboratory</b>	Diagnostic tests	100% of approved	Nothing if approved
<b>Home Health Care</b> Medically necessary skilled care, therapy	Part-time care as long as you meet guidelines	100% of approved	Nothing if approved; 20% of Durable Medical Equipment
<b>Outpatient Hospital Treatment</b>	Unlimited if medically necessary	80% of approved (after \$162 deductible)	20% of approved (after \$162 deductible) plus excess charges
<b>Blood</b>	As needed	All but first 3 pints	First 3 pints

## Supplementing Medicare

Since January 1, 1992, insurance companies selling Medicare supplement policies in Oklahoma were limited to selling 10 “Standardized Plans.” In 2006 two additional supplemental plans were offered. The plans are identified by the letters A through L. A company does not have to sell all 10 plans, but every Medicare supplement company must sell “Plan A” (basic benefits only).

### Open Enrollment

Every new Medicare recipient who is age 65 or older has a guaranteed right to buy a Medicare supplement policy during “open enrollment.” A company cannot reject you for any policy it sells, and it cannot charge you more than anyone else your age.

Your open enrollment period starts when you are age 65 or older and enroll in Medicare Part B for the first time. It ends 6 months later.

If you apply for a policy after the open enrollment period, some companies may refuse coverage because of health reasons. You will be eligible for an open enrollment period when you become 65 if you had Medicare Part B coverage before age 65 (e.g., Medicare disability).

Even though you are guaranteed a policy during open enrollment, pre-existing conditions may not be covered for up to six months after the effective date but may be waived during open enrollment with some companies. However, companies cannot impose a pre-existing waiting period during the initial open enrollment period if you had previous eligible health insurance coverage and you purchase your Medigap policy within 63 days.

Also a new pre-existing condition waiting period is not allowed when you replace one Medicare supplement with a similar one and you had the first policy at least six months.

### Medicare Disability and Open Enrollment

Some individuals become eligible for Medicare because of a disability rather than by turning 65. The federal government did not include this group in the requirements which mandate an open enrollment period. However, effective July 1, 1994, Oklahoma requires an open enrollment for Medicare disability enrollees. Each company must offer at least one of the 10 standardized plans for Medicare disability beneficiaries. The open enrollment period begins the date the person is first eligible for Medicare Part B (when the coverage takes effect—or the date on the award letter from Social Security) and ends six months later.

This rule helps bridge the gap for many of Oklahoma’s disabled Medicare beneficiaries. Oklahoma was one of the first three states to successfully undertake the challenge of this insurance reform.

October 31, 1994, changes to federal law permitted individuals who qualified for Medicare under age 65 another open enrollment at age 65. This allows disabled Medicare beneficiaries a new opportunity to obtain Medicare Supplemental coverage at age 65 for a potentially less expensive premium.



### **Beginning on page 22 is a special comparison table for Medicare Disability Open Enrollment plans.**

If you are disabled and your six-month open enrollment has passed, or you were enrolled in Medicare Disability before January 1, 1994, refer to page 34 for further information.

These companies are allowed to “underwrite” the applicants, but they will consider writing supplemental coverage for anyone on Medicare by reason of disability.

# 10 Standard Medicare Supplement Plans

How to read the chart:

If a checkmark appears in a column, the Medigap policy covers 100% of the described benefit. If a column lists a percentage, the policy covers the percentage of the described benefit. If a column is blank, the policy doesn't cover the benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A Coinsurance hospital costs after Medicare benefits are used up, for an additional 365 days	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\*Plan F also offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2,000 in 2011 before your Medigap plan pays anything.

\*\*You will be required to pay a portion of Medicare Part A and Part B coinsurance until \$4,620 is reached under plan K and until \$2,310 is reached under Plan L. Once the out-of-pocket limit is paid, Plan K or Plan L (whichever plan you purchase) will pay 100% of all Medicare-covered services for the rest of the calendar year.

\*\*\*Plan N pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 for emergency department visits.

Out-of-Pocket Limit**	
\$4,620	\$2,310

# Standard Plan Benefits

## Basic Benefits

Eight of the 10 standard plans have the following “Basic Benefits” included in the plan:

### Part A Hospitalization (Per Benefit Period):

#### Days 61–90

Basic Benefits pay the daily coinsurance coverage of **\$283 per day (for 2011)**. After 60 days of hospitalization in a “benefit period” (defined above), the policy pays the coinsurance and Medicare pays the rest. The first 90 days of Medicare coverage are renewable for each new benefit period.

#### Days 91-150 (Lifetime Reserve Days)

Basic Benefits pay the daily coinsurance of **\$566 per day (for 2011)**. “Lifetime Reserve Days” are 60 nonrenewable days of Medicare benefits that are available when a hospital stay extends beyond the 90 renewable days in a benefit period. The policy pays the coinsurance and Medicare pays the rest.

#### Beyond 150 days

Basic Benefits pay 100% of eligible Part A charges for an additional 365 days. After Medicare’s benefits are exhausted for one benefit period, the policy provides for 365 additional lifetime days that are nonrenewable.

#### Blood

Basic Benefits combine with Medicare to cover all blood expenses **(except the \$162 Part B deductible)** both in and out of the hospital.

### PART B: Medical Expenses (Per Calendar Year)

#### Basic Benefits

20% Coinsurance: Paid after the **\$162 annual deductible**. Medicare Part B payments are based on the amount approved by Medicare according to a fee schedule. Medicare will pay 80% of the approved costs. The policy covers the remaining 20% coinsurance. **(If charges exceed the approved amount, Basic Benefits will not cover them. See “Part B Excess Charges” on page 11.)**

#### Part A Deductible (Per Benefit Period)

Medicare requires you pay the first **\$1,132 (for 2011)** when you are hospitalized. This is called a deductible, and the amount can change each year. The deductible is charged on the basis of a benefit period rather than a calendar year. Plans B through N include the “Part A Deductible Benefit.”

#### Skilled Nursing Facility Coinsurance

Medicare only covers approved skilled nursing care in a Medicare-approved facility. These benefits are available when you satisfy the guidelines as defined by Medicare. Standardized Plans C through N include the “Skilled Nursing Coinsurance Benefit.”



#### Benefit Period:

A benefit period begins the first day of inpatient hospital care. It ends when the beneficiary has been out of the hospital or skilled nursing facility for 60 consecutive days.

## Skilled Nursing Facility Coinsurance (continued...)

### Qualifying Requirements:

- A three-day prior hospital stay
- Care provided by a Medicare-certified skilled nursing provider (this may be a nursing home, hospital area, or hospital “swing bed”)
- Need for daily skilled care certified by a physician

Medicare pays all eligible costs for the first 20 days. For days 21 through 100, Medicare pays all but a coinsurance amount of **\$141.50 per day**. The “Skilled Nursing Coinsurance Benefit” pays the coinsurance amount.

Medicare does not provide coverage beyond 100 days. Standardized Plans cannot pay benefits beyond 100 days; however, some older policies may offer additional coverage. Only a small portion of Medicare beneficiaries require skilled care in a skilled nursing facility, and the average stay in skilled care is less than 30 days.

This benefit pays only if you qualify for Medicare coverage. Most nursing home care in Oklahoma is intermediate or custodial, and neither Medicare nor standard Medicare supplement policies pay for these levels of care.

## Part B Deductible

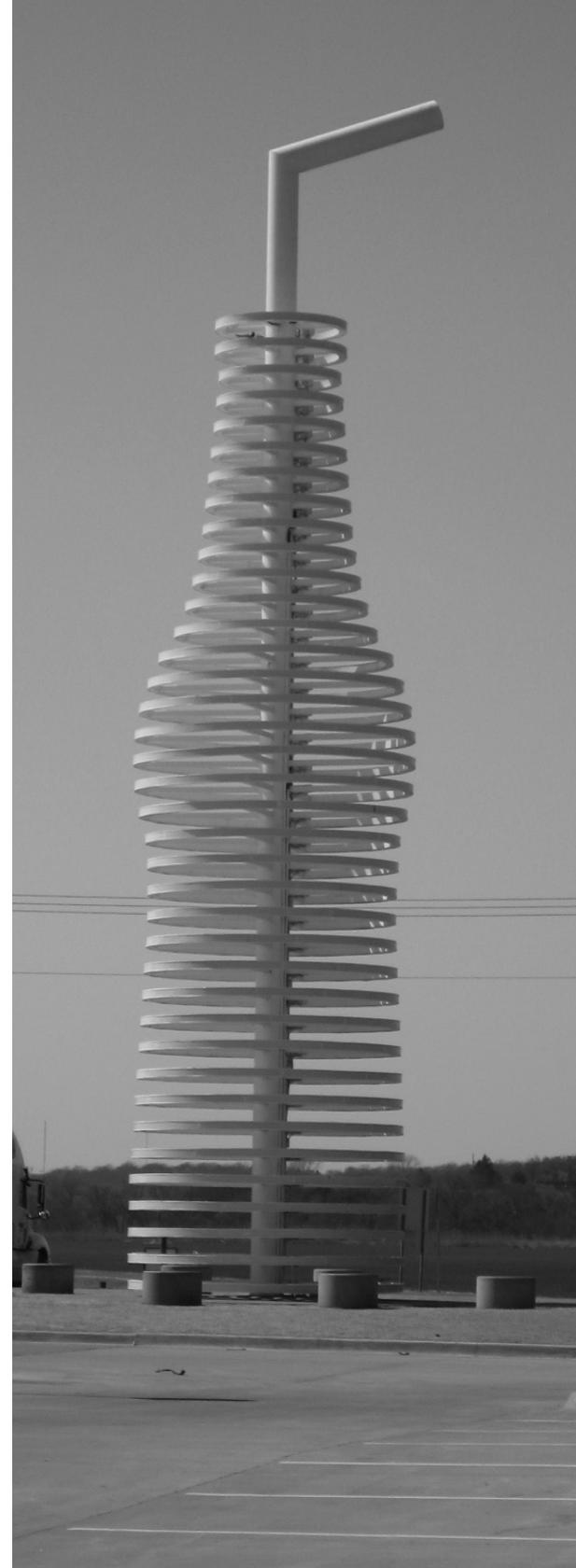
Medicare has a **\$162 (per calendar year)** deductible for Part B covered services. The first **\$162** of Medicare-approved Part B charges each year is your responsibility. Under plans C and F, the “Part B Deductible Benefit” pays the **\$162 deductible** each year.

## Foreign Travel Emergency

Medicare does NOT cover care received outside the United States. Standard plans C through G and M and N include a “Foreign Travel Emergency Benefit” which pays as follows:

- Only for emergency care
- \$250 calendar year deductible
- 80% of billed charges paid for Medicare eligible expenses for medically necessary emergency hospital, physician, and medical care received in a foreign country
- \$50,000 lifetime maximum

An additional health insurance travel policy is probably unnecessary when the “Foreign Travel Emergency” benefit is a part of your Medicare supplement policies.



## Part B Excess Charges

An important gap in Medicare Part B is medical charges that are in excess of approved amounts. Plans F and G pay 100% of allowed excess charges. Excess physician charges have limits. Excess charges equal the difference between the Medicare-approved amount and the limiting charge. The maximum limiting physician charge for Medicare Part B eligible services is 15% over the Medicare-approved amount.

Some doctors are participating physicians, which means they accept assignment (they accept Medicare's approved amount—80% in most cases). If most of your doctors are participating physicians, you may prefer to self-insure for the excess charges instead of paying additional insurance premiums for this benefit. One way to control your medical costs is to use doctors who accept assignment.

## Medigap Plans K & L

Medigap Plans K and L provide different cost-sharing for items and services than Medigap Plans A through G. You will have to pay some out-of-pocket costs for some covered services until you meet the yearly limit. Once you meet the yearly limit, the Medigap policy pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. Refer to the chart for the 10 standard plans for out-of-pocket costs.

## Medigap Plans M & N

Medigap Plans M and N are new choices. Please see the chart on page 8 for more details.

## Medicare SELECT—Another Option

Medicare supplement policies generally pay the same benefits regardless of your choice of health care provider. If Medicare pays for a service, the standard Medicare supplement policy must pay its regular share of benefits. One exception is Medicare SELECT.

- **Another type of Medicare supplement insurance.** Medicare SELECT is the same as standard Medicare supplement insurance in nearly all respects. If you buy a Medicare SELECT policy, you are buying one of the 10 standard plans identified by letters A through G.

- **Restricted provider network.** With Medicare SELECT you must use specific hospitals and, in some cases, specific doctors to receive full benefits. Hospitals or doctors specified by a Medicare SELECT policy are called “participating or preferred providers.” When you go to the preferred provider, Medicare pays its share of the approved charges. The Medicare SELECT policy then pays the full supplemental benefits described in the policy.
- **Medicare is not restricted.** You can go to a provider outside the network for non-emergency care, and Medicare still pays its share of approved charges. However, the Medicare SELECT policy is not required to pay under these circumstances, although some companies may have a provision that allows a limited payment.
- **Emergencies outside the network.** Generally Medicare SELECT policies are not required to pay any benefits if you do not use a preferred provider. The only exception is in the case of an emergency.
- **Designated service area.** Medicare SELECT requires that you live in a designated service area to be eligible for enrollment.
- **Lower Premiums.** Medicare SELECT policies generally have lower premiums because service areas and providers are limited. If you live in a designated area and agree to receive your care from the preferred providers for your plan, a Medicare SELECT plan may save you money.
- **Replacing a Medicare SELECT policy.** You can replace a Medicare SELECT policy with a regular Medicare supplement insurance policy if you move out of the service area. You also may choose to change after a Medicare SELECT policy has been in effect for six months. The insurance company must allow you to purchase a regular Medicare supplement policy with equal or lesser benefits, regardless of your health condition.

# Shopping for Medicare Supplement Insurance



## Make it easier:

Use the worksheet on page 21 to record your findings as you shop for Medicare supplement insurance.

## Price Comparison: Questions to Ask

### What are the premium differences between plans?

In deciding which standard plan to choose, you will find tradeoffs of additional benefits for additional premium. Which balance best suits your needs and your budget?

### What are the premium differences for the same plan?

Premium amounts for the same plan can vary significantly.

### Does the premium increase because of your age?

Normal increases occur because of company losses and changes in Medicare deductibles and coinsurance. Some companies also base premiums on age. Check to see if the premium is based on your age at the time the policy is issued or if it goes up as you get older. Compare premiums for your current age and for at least the next 10 years. A bargain today may be a burden later.

### Does the company sell through an agent or by mail?

An agent can help you when completing your application and with problems later. If you have companies with which you prefer to do business, check the yellow pages for local agents who represent those companies.

### Is a service office conveniently located?

A local agent with a good reputation, preferably one you know and trust, is more likely to take a personal interest in providing you good service.

### Is a toll-free telephone number available for questions?

This is especially important if you don't have a local agent.

### What kind of letter grade does the company have from a financial rating service?

The financial stability of insurance companies is evaluated by a number of different rating services such as A.M. Best, Moody, and Standard and Poor. The rating does not tell how good a policy is or what kind of service the company provides; it reflects only the financial stability of the company.

## Crossover and Assigned Claims

If the company does not have a contract, crossover is still available if you:

- Use a Medicare participating provider.
- Make sure the provider includes the company's Medigap number on the claim form and checks a box for the claim to be paid directly to the provider. This is not automatic. The patient must request that the doctor put the necessary information on claim forms.

### Is crossover claims filing available so Medicare sends claims directly to your insurance company?

Some companies have "crossover" contracts with Medicare. After Medicare pays its share of the bill, it will send claims directly to the insurance company for you.



# Shopping for Medicare Supplement Insurance

## Is a waiting period required for pre-existing conditions?

Some policies have waiting periods for pre-existing conditions. If you have a pre-existing condition, you may want to look for a policy that does not require a waiting period before benefits are paid for that condition.

The maximum pre-existing waiting period for people age 65 or older is six months. A company may have a shorter period or may have no waiting period at all. Many companies waive the waiting period for new Medicare Part B enrollees during their open enrollment periods. The rate table indicates the pre-existing limits offered by each of the companies.

Keep in mind, as you move from one policy to another, you will get “credit” for the time that you were covered under your first Medicare supplement policy. If you have had a policy for at least six months, your new policy will not have a waiting period for pre-existing medical conditions.

## Medicare Supplement for Those on Disability

Those under age 65 qualifying for disability Medicare can purchase supplements during the open enrollment. If they have missed this period, there is a list of companies on page 34 that may sell to individuals on Medicare who received Medicare due to a disability.

## Insurance Complaints

Any Oklahoma citizen who feels he or she has not been treated properly in an insurance transaction may write to the Oklahoma Insurance Department. All complaints are investigated.

### Examples of complaints:

- An insurance agent misrepresents a product or company.
- You experience delays in claims handling.
- You disagree with the amount of an insurance settlement.
- An agent continues to persist after you have said you do not want further discussion or contact.
- An agent tells you your current company is unsound financially or otherwise not reputable.



?

**How to File a Complaint:**

Address complaints to:

**Oklahoma Insurance Department**  
 Attn: Consumer Assistance  
 Five Corporate Plaza  
 3625 NW 56th, Suite 100  
 Oklahoma City, OK 72112

To print a copy of the form or fill out an online form visit: <http://oid.ok.gov>

**Include the following information:**

- Your name and address
- The insurance company name
- Your policy number (if applicable)
- The name and address of your insurance agent (if applicable)
- A description of the problem
- Supporting documentation

# Alternatives to Medicare Supplement Insurance



## You Have Options:

- Medicare Advantage
- Employer Health Insurance
- QMB (Includes information on SLMB and QI coverage)
- Medicaid

## Medicare Advantage Plans

You may elect a Medicare Advantage option if you are entitled to Part A and enrolled in Part B of Medicare, you do not have end-stage renal disease, and you live in a geographic area served by the option. Possible Medicare Advantage options became available January 1, 1999. The Medicare Advantage options include:

### Health Maintenance Organizations (HMOs)

HMOs provide or make available health care services that may include preventive medical care and pharmacy services for which an enrolled person pays a pre-determined monthly rate. HMOs are available to those persons living in specified geographical areas. Generally, members must receive health care services from the HMO staff at a designated HMO facility, although some emergencies are covered at facilities outside the normal service area.

### Preferred Provider Organizations (PPOs)

Generally in a PPO you can see any doctor or provider that accepts Medicare. You don't need a referral to see a specialist or any provider out-of-network. If you go to doctors, hospitals or other providers who aren't part of the plan (out-of-network or non-preferred), you will usually pay more.

### Private Fee-For-Service (PFFS) Plans

Medicare Private Fee-for-Service Plans are fee-for-service plans offered by private companies. The general rules for how Medicare Private Fee-for-Service Plans work are:

- You can go to any Medicare-approved doctor or hospital that accepts the terms of your plan's payment.

- You may get extra benefits not covered under the original Medicare plan, such as extra days in the hospital.
- The private company, rather than the Medicare program, decides how much it will pay and what you pay for the services you get.
- If you're in a Medicare Private Fee-for-Service Plan, you can get your Medicare prescription drug coverage from the plan if it's offered, or you can join a separate Medicare Prescription Drug Plan to add prescription drug coverage if it isn't offered by the plan.

## Enrollment/Disenrollment

### Enrollment

Most Medicare beneficiaries are eligible for enrollment in a Medicare Advantage plan, and most parts of the country are served by one or more plans that have contracts with the Centers for Medicare and Medicaid Services (CMS) to serve Medicare beneficiaries. The only enrollment requirements are:

- You must at least be enrolled in Medicare Part B and continue to pay the Part B monthly premium. The premium is **\$115.40 for 2011**.
- You cannot have elected care from a Medicare-certified hospice, and you cannot be medically determined to have end-stage renal disease (ESRD).
- You must live within the area in which the plan has a Medicare contract to provide services.
- The plan must enroll Medicare beneficiaries, including younger

# Alternatives to Medicare Supplement Insurance

disabled Medicare beneficiaries without health screening.

## Disenrollment

### How and when can a beneficiary disenroll?

Once you are enrolled in an HMO, you may wish to disenroll at some point. Whether you stay enrolled or leave an HMO is your decision. Your HMO cannot try to keep you from disenrolling, nor can the HMO try to get you to leave.

**To disenroll, a beneficiary should state in writing that he or she wants to withdraw from the plan and return to fee-for-service Medicare coverage.** The written statement should go to either the plan's administrative office, the local Social Security Administration or, if appropriate, the Railroad Retirement Board office. The coverage under the fee-for-service system will begin the first day of the following month.

If you want to change from one managed care plan to another, you may do so by simply enrolling in the other plan as long as it has a Medicare contract. You will be automatically disenrolled from the first plan.

If you disenroll from an HMO, return to original Medicare and do not purchase a Medicare supplemental insurance policy, you will have to pay any deductibles or coinsurance under the payment rules of the traditional Medicare program.

**Medicare Advantage eligible individuals may make one Medicare Advantage open enrollment period election from October 15th through December 7th.**

## Medigap Protections—Guaranteed Issue

### Guaranteed Issue

The Balanced Budget Act of 1997 increases Medigap portability by providing for guaranteed issue without a pre-existing conditions limitation in the following circumstances, effective July 1, 1998:

- Individuals enrolled in an employee welfare benefit plan, where the plan terminates or ceases providing supplement benefits (opens plans A, B, C, F, K and L)
- Individuals enrolled in a Medicare Advantage plan or a Medicare SELECT policy that is discontinued because (a) organization terminates its Medicare contract or ceases serving a geographic area, (b) individual moves outside of the service area of the plan, or (c) individual disenrolls with the organization due to cause (opens plans A, B, C, F, K and L)
- Individuals who are enrolled under a Medigap policy that is terminated due to the insolvency or bankruptcy of the issuer (opens plans A, B, C, F, K and L)
- Individuals enrolled in a Medigap Supplement who terminate the plan to enroll in a Medicare Advantage or Medicare SELECT and then terminate that plan within the first 12 months of enrollment (opens old plan if available; if not, any A, B, C, F, K and L plan)
- Individuals who first become eligible for Medicare at age 65, enroll in a Medicare Advantage plan, and disenroll within one year, may enroll in any of the 10 Medigap plans within 63 days of disenrollment (unless the individual is within six months of purchasing Part B, in which case they may have a slightly longer period of guaranteed issue).

# Alternatives to Medicare Supplement Insurance

## Advantages and Disadvantages of HMO Plans

### Advantages of Plan Membership

- Getting all services through one source can be easier (for example, doctor’s services, hospital care, laboratory tests, X-rays).
- Quality of care may be enhanced because of the coordination of services.
- You can budget medical costs more easily because you know the amount of any premiums in advance, and the other out-of-pocket expenses are likely to be less than under the fee-for-services system.
- A beneficiary pays only a nominal copayment when using a service.
- A beneficiary will not need Medigap insurance to supplement Medicare coverage because the plan provides all or most of the same benefits at no additional cost.
- Paperwork is virtually eliminated.
- HMO plans generally must accept all Medicare applicants.

### Disadvantages of Plan Membership

- The Medicare beneficiary may not be free to go to any physician or hospital. You generally must use the plan’s providers or the plan will not pay, except in emergencies or out-of-area urgently needed care.
- A beneficiary may need to have the prior approval of his or her primary physician to see a specialist, have elective surgery, or obtain equipment or other medical services.
- Disenrollment can take up to 30 days, and you must continue to use the HMO providers until you are disenrolled. You must disenroll in writing.
- If you decide to return to fee-for-service Medicare, depending on your health status, you may not be able to purchase a Medicare Supplement plan.
- You may only change a Medicare Advantage plan once a year from October 15th through December 7th.

### Questions to Ask When Considering a Managed Care Plan

- **What is covered by the plan? What is not?**
- Does it cover dental, podiatry, prescriptions, preventive screenings, hearing aids, and glasses?
- If it covers prescriptions, is there a list of covered prescriptions (formulary) and, if so, does it cover the drugs I use?
- What are the costs and financial arrangements of the plan?
- What physicians and hospitals are available to me through the plan?
- What are the rules on the primary care physician (PCP), and may I change PCP’s?
- What may I do if a PCP will not refer me to a specialist I feel I need to see?
- Are physicians/specialists I currently see on the plan and, if so, may I continue to see them?
- How will I feel if they are later dropped by the plan?
- How long does it take to get an appointment with a physician or specialist?
- What do other enrollees think of the health plan?
- How does the plan define “emergency or urgently needed care”?
- How does the plan handle complaints and grievances?

# Alternatives to Medicare Supplement Insurance

## Employer Health Insurance

If you or your spouse continues to work after your 65th birthday, you may be able to continue under an employer group health insurance plan. In many situations your employer plan will be primary (it will pay first). In that case, you may not need to sign up for Medicare Part B or buy a Medicare supplement. Contact Social Security at 800.772.1213 with any questions regarding enrollment in Medicare Part B.

When you retire at age 65 or later and do not have an employed spouse, Medicare will become your primary insurance plan. You must enroll in Medicare Part B to avoid a penalty for late enrollment. Your employer may offer a retiree health plan which will pay after Medicare.

Employer group insurance plans do not have to comply with the regulations governing Medicare supplement policies. **Carefully compare benefits and costs before deciding to keep employer insurance or replace it with a Medicare supplement.**

## Medicare Prescription Drug Plan (Part D)

On January 1, 2006, Medicare prescription drug coverage became available to everyone with Medicare. Everyone with Medicare can get this coverage that may help lower prescription drug costs and help protect against higher costs in the future. Medicare Prescription Drug Coverage is insurance. Private companies provide the coverage. You choose the drug plan and pay a monthly premium. Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to join later. You may compare drug plan coverage on [www.Medicare.gov](http://www.Medicare.gov).

There are two types of Medicare plans that provide insurance coverage for prescription drugs. There will be prescription drug coverage that is a part of Medicare Advantage plans and other Medicare health plans. You would get all of your Medicare prescription drug coverage that adds coverage to the original

Medicare plan and some Medicare private fee-for-service plans. Private insurance companies approved by Medicare will offer these plans.

Like other insurance, if you join a plan offering Medicare drug coverage, there is a monthly premium. If you have limited income and resources, you may get extra help to cover prescription drugs for little or no cost (contact Social Security). The amount of the monthly premium is not affected by your health status or how many prescriptions you need. You will also pay a share of the cost of your prescriptions. All drug plans will have to provide coverage at least as good as the standard coverage which Medicare has set.

### Full Low-Income Subsidy (LIS) Extra Help 2011

- Income Eligibility Requirements: \$1,218.38/ month or less if single; \$1,639.13/month or less if married.
- Asset Eligibility Requirements: \$8,180 or less if single; \$13,020 or less if married.

### Partial Low-Income Subsidy (LIS) Extra Help 2011

- Income Eligibility Requirements: \$1,353.75/ month or less if single; \$1,821.25/month or less if married.
- Asset Eligibility Requirements: \$12,640 or less if single; \$25,260 or less if married.

## Medicare Savings for Qualified Beneficiaries

The Qualified Medicare Beneficiary (QMB) program is a state assistance program that pays Medicare deductibles, Medicare's coinsurance, Medicare's Part B monthly premium, plus the full scope of Medicaid for certain elderly and disabled persons who are entitled to Medicare Part A, if the annual income is at or below the National Poverty Level and whose savings and other resources are very limited.

# Alternatives to Medicare Supplement Insurance

## Medicare Savings for Qualified Beneficiaries continued...

The QMB monthly income limits in **2011** are:

- **\$903** (individual) **\$1,215** (couple)
- In addition to the income limit, financial resources such as bank accounts, stocks and bonds cannot exceed **\$6,680** for one person or **\$10,020** for a couple.

The Specified Low-income Medicare Beneficiary (SLMB) program is for persons entitled to Medicare Part A whose incomes are slightly higher than the National Poverty Level (by more than 20 percent). The financial resource limits remain the same.

The SLMB monthly income limits in **2011** are:

- **\$1,083** (individual) **\$1,457** (couple)

If you qualify for assistance under the SLMB program, the state will pay your Medicare Part B monthly premium. You will be responsible for Medicare's deductibles, coinsurance and other related charges.

### QI (Qualifying Individual)

The Qualifying Individual (QI) program is for persons entitled to Medicare Part A whose incomes are higher than 120 percent of the National Poverty Level and who are not otherwise eligible for Medicaid benefits. Your income cannot exceed the National Poverty Level by more than 35 percent for the state to pay your Medicare Part B premium. If your income exceeds 135 percent, but is less than 175 percent of the National Poverty Level, the state may pay part of your Medicare Part B premium.

The QI-1 monthly income limits in **2011** are:

- **\$1,218** (individual) **\$1,639** (couple)

This program pays your Medicare Part B premium.

These programs are designed for people with incomes near or below the poverty level and with limited assets. For more information, contact your county Department of Human Services (DHS) office or Area Agency on Aging if you think you qualify for full Medicaid benefits or for the QMB, SLMB, or QI program.

### Medicaid

You may be eligible for Medicaid assistance if you have limited assets and low monthly income, or you have high medical bills. Medicaid pays eligible expenses in full, without deductibles and coinsurance. It also pays for intermediate or custodial care in a nursing home, which Medicare does not. For more information, contact your county Department of Human Services (DHS) office or Area Agency on Aging at 800.522.0310.

Generally, you do not need a Medicare supplement while receiving Medicaid assistance. However, if you have a Medicare supplement that was issued after December 13, 1991, and you become eligible for Medicaid, you may not need to terminate your policy. While on Medicaid, you can suspend your Medicare supplement for up to 24 months if you notify the insurance company issuing your supplemental policy within 90 days of becoming eligible for Medicaid, you may reinstate it later if you no longer qualify for Medicaid.

#### Limited Benefit Policies Are Not a Substitute for a Medicare Supplement Policy

Limited benefit policies such as hospital indemnity, dread disease (cancer, stroke, heart disease, etc.), and accident plans do not cover the gaps in Medicare benefits. They provide benefits only in limited circumstances and duplicate coverage from Medicare and Medicare supplement insurance. You may want to carefully evaluate these plans to determine if they are necessary for your health care needs.

# Be a Wise Consumer

## Assess your needs.

Review your own health profile and decide what benefits and services you are most likely to need. Using the worksheet at the end of this booklet, make a careful comparison to avoid mistakes. If a poor decision is made, you may have more limited choices in the future.

## Buy just ONE.

You only need one good Medicare supplement policy. You are paying for unnecessary duplication if you own more than one.

## Take your time.

Do not be pressured into buying a policy. If you have questions or concerns, ask the agent to explain the policy to a friend or relative whose judgement you trust, or call the SHIP program. If you need more time, tell the agent to return at some future date. Do not fall for the age-old excuse, “I’m only going to be in town today so you’d better buy now.” Show the agent to the door!

## Check the agent’s insurance license.

An agent must have a license issued by the state of Oklahoma to be authorized to sell insurance in Oklahoma. Do not buy from a person who cannot show proof of licensing. A business card is not a license. You can contact the Oklahoma Insurance Department to check on an agent’s license.

## Read the outline of coverage.

The outline of coverage, which is required to be delivered with every solicitation for Medicare supplement insurance, includes specific details about each of the benefits in the policy. If purchased by direct mail, your outline of coverage must be delivered with the policy.

## Medical questions may be important.

Do not be misled by the phrase “no medical examination required.” You may not have to go to a physician for an exam, but medical statements you make on the application might prevent you from getting coverage after your open enrollment period.

## Complete the application carefully.

Before you sign an application, read the health information recorded by the agent. Do not sign it until all health information is completed and accurate. If you leave out requested medical information, the insurance company could deny coverage for that condition or cancel your policy.

## DO NOT pay with cash.

Pay by check, money order, or bank draft. Make it payable to the insurance company only, not the agent. Completely fill in the check before presenting it to the agent.

## Approval takes time.

You may not be insured by a new Medicare supplement policy on the day you apply for it. Generally, approval takes 10 to 30 days.

## Do not cancel a current policy...

until you have been accepted by the new insurer and have a policy in hand. Consider carefully whether you want to drop one policy and purchase another.

## Expect to receive the policy within a reasonable time.

A policy should be delivered within a reasonable time after application (usually 30 days). If you have not received the policy or had your check returned in that time, contact the company and obtain in writing a reason for delay. If a problem continues, contact the Oklahoma Insurance Department.

Use your 30-day free look period. The 30 days start when you have a policy in your hand. Review it carefully. If you decide not to keep it, return it to the company and request a premium refund. After the “free-look” period, insurance companies are not required to return unused premiums if you decide to drop the policy. If an agent tries to sell you a new policy saying you can get a premium refund for your current policy, report the agent to the Oklahoma Insurance Department.

## Your policy is guaranteed renewable if you bought it after December 13, 1991.

That means the company cannot drop you as a policyholder unless you fail to pay the premium.

# What Factors Affect Insurance Coverage

## How insurance companies set prices for Medigap policies

Each insurance company sets its own monthly premiums and decides how it will set the price. You should ask how an insurance company prices Medigap policies. The way it sets the prices affects how much you pay now and in the future. Medigap policies can be priced or “rated” in three ways:

1. Community-rated (also called “no-age-rated”)
2. Issue-age-rated
3. Attained-age-rated

### Community-rated (also called “no-age-rated”)

The same monthly premium is charged to everyone who has the Medigap policy, regardless of age. The premium is the same no matter how old you are. The premium may go up because of inflation and other factors, but not based on your age.

### Issue-age-rated

The premium is based on the age you are when you buy the Medigap policy. Premiums are lower when you buy at a younger age and won’t change as you get older. The premium may go up because of inflation and other factors, but not because of your age.

### Attained-age-rated

The premium is based on your current age so your premium goes up as you get older. The

premium is low when you buy at a young age, but goes up as you get older. It may be the least expensive at first, but it can eventually become the most expensive. The premium may also go up because of inflation and other factors.

### Gender

Some companies have different premiums for men and women.

### Area

Some companies charge different premiums based on where you live, zip codes, and/or counties.

### Other Factors to Consider

Some companies have lower prices for non-smokers.

Some companies have a crossover agreement with Medicare. This is a convenience that lets Medicare send your bills directly to the insurance company.

A few companies listed in the comparison guide require membership in a specific organization before a policy can be issued. Some companies offer different levels of premium based on underwriting criteria. Once you have narrowed your choices, you should check with the companies to verify the actual premium.

Again, we must state **rate increases could have occurred since this publication.**

Most companies provide toll-free numbers for your convenience.



# Standard Plans Price and Service Comparison

Wise consumers shop carefully for Medicare supplement insurance by comparing several companies' prices and service. Use this worksheet to record key information as you shop. Please note the prices listed on the following pages are estimated annual premiums.

## Price Comparisons

Company	A	B	C	D	F*	G	K	L	M	N

\*High Deductible

## Service

Company Name										
Sell through agent or mail	Agent Mail									
Service office convenient	Yes	No								
Company has toll-free #	# _____		# _____		# _____		# _____		# _____	
Company's financial rating										
Offers automatic claims filing	Yes	No								
Waiting period for pre-existing	Yes	No								
	#months? _____		#months? _____		#months? _____		#months? _____		#months? _____	

For information about assistance with health insurance questions, call the Oklahoma Senior Health Insurance Program (SHIP) at 1-800-763-2828 or (405) 521-6628.

**Admiral Life Insurance Company of America**  
 210 E. Second Street, Suite 301  
 Rome, GA 30161  
**866-398-9305**

**Important Information**

No pre-existing limitation. Rates are for a female non-smoker and are for use in OK zip codes except for 730-731, 740-741.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
783	915	1095	958	1137	447	963			862	796	1512

**American Continental Insurance Company**  
 101 Continental Place  
 Brentwood, TN 37027  
**800-264-4000**

**Important Information**

Rates shown are for a male preferred (non-smoker).

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1277	1608			1869	735	1635				1299	2211

**Assured Life Insurance Company**  
 P.O. Box 2397  
 Omaha, NE 68103  
**877-223-3666**

**Important Information**

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
901.10	978.18	1213.96	1041.74	1285.54		1050.77				826.34	2117.48

**Blue Cross Blue Shield of Oklahoma**

1251 South Boulder  
Tulsa, OK 74119  
**866-303-2583**

**Important Information**

Rates shown represent a female who is age 65. Rates vary by age and gender.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	Waived during open enrollment

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
987.60				1473.60	234					1032	7327.20

**Colonial Penn Life Insurance Company**

399 Market Street  
Philadelphia, PA 19181  
**800-800-2254**

**Important Information**

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	Waived during open enrollment period

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1037.66	1335.81			1533.70	368.07	1365.04	570.98	950.72	1156.90	851.23	3278.48

**Combined Insurance Company of America**

1000 Milwaukee Avenue  
Glenview, IL 60025  
**800-544-5531**

**Important Information**

Please be advised there is no pre-existing condition limitation during or outside of open enrollment.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	Waived during open enrollment period

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
998				1425						998	2508

**CommunityCare of Oklahoma**  
 218 W 6th Street  
 Tulsa, OK 74119  
**918-594-5200**

**Important Information**

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	6 months

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1056		1776		1812							1800

**Equitable Life & Casualty Insurance Company**  
 3 Traid Center  
 Salt Lake City, UT 84180  
**800-352-5170**

**Important Information**

The rates reflected are ultimate class: female, non-smoker for all zip codes other than 731 and 741. There is a one time \$20.00 application fee.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1039				1471						1036	1758

**Everence Association, Inc.**  
 1110 N. Main Street  
 Goshen, IN 46527  
**800-348-7468**

**Important Information**

Method of Premium Rate	Pre-Existing Condition Limitation
Issued Age, Attained Age	Waived during open enrollment

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1256		1689		2098				1215		1066	2512

**Gerber Life Insurance Company**

P. O. Box 2271  
 Omaha, NE 68103  
**877-778-0839**

**Important Information**

Premiums shown are for female, non-smoker. Zip codes: 732-740, 742-749.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
818.54				1138.80		964.05					1923.65

**Globe Life and Accident Insurance Company**

3700 S. Stonebridge Drive  
 PO Box 2440  
 McKinney, TX 75070  
**800-801-6831**

**Important Information**

All plans have a 60 day pre-existing condition limitation, with the exception of Disability Open Enrollment.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	60 Days

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - B
786	1237	1396		1405							2630

**Government Personnel Mutual Life Insurance Company**

P.O. Box 2679  
 Omaha, NE 68103  
**866-865-7631**

**Important Information**

Premiums shown are for female, non-smoker. Zip codes: 734-740, 743-749.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
850.33		1152.43		1180.22		961.69				839.98	1998.30

**Humana Insurance Company**

500 West Main Street  
 Louisville, KY 40202  
**888-310-8482**

**Important Information**

Rates are preferred, age 65, female, with ACH discount.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	3 Months

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1293	1407.24	1622.40		1655.52	620.88		758.28	1077.72			4842.72

**Liberty National Life Insurance Company**

3700 S. Stonebridge Drive  
 McKinney, TX 75070  
**800-331-2512**

**Important Information**

Base rates supplied. Rate adjustment factors are based on gender and smoker/non-smoker. Standard medicare supplement has 60 days pre-existing. Underage/disabled plans have 6 months pre-existing.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	60 Days

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - B
1296	1863			2125	485					1673	5161

**Loyal American Life Insurance Company**

11200 Lakeline Blvd., Suite 100  
 Austin, TX 78717  
**800-633-6752**

**Important Information**

One time enrollment fee of \$25.00.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	6 Months

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
962.36	1122.26	1342.99	1176.22	1392.04		1206.63				974.13	1771.69

**Marquette National  
Life Insurance Company**  
1001 Heathrow Park Lane, Ste 5001  
Lake Mary, FL 32746  
**800-934-8203**

**Important Information**

Rates listed below reflect preferred rates for females and apply to select zip codes. Rates vary based on zip code, gender and tobacco usage. For a full list of rates please contact us directly.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	6 Months

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
912			1026	1204		1085				815	1281

**Medico Insurance Company**  
1515 South 75th Street  
Omaha, NE 68124  
**800-228-6080**

**Important Information**

Rates vary by age, area, sex, smoker/non-smoker.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
903			1216	1328							3369

**Old Surety Life Insurance Company**  
P O Box 54407  
Oklahoma City, OK 73054  
**800-272-5466**

**Important Information**

Markets Medigap outside of enrollment for Disability. Rates effective 6/1/2011.

Method of Premium Rate	Pre-Existing Condition Limitation
Issued Age	6 Months

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
897		997									Call for rate.

**Physicians Mutual Insurance Company**

2600 Dodge St  
Omaha, NE 68118  
**800-228-9100**

**Important Information**

No waiting period. Rates for zip 748. Plan F rates reflect a premium discount given for the life of the policy. During the first four calendar years of coverage there is a policy deductible which is added by a rider. After four years, rider is removed. Rates for tobacco are slightly higher.

Method of Premium Rate	Pre-Existing Condition Limitation
Issued Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1011.84				1140.84	543.72	1413.24				1203.24	4366.20

**Physicians Mutual Insurance Company**

2600 Dodge St  
Omaha, NE 68118  
**800-228-9100**

**Important Information**

No waiting period. Rates for zip 748. Plan F rates reflect a premium discount given for the life of the policy. During the first four calendar years of coverage there is a policy deductible which is added by a rider. After four years, rider is removed. Rates for tobacco are slightly higher.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
879.72				958.32	413.88	1203.84				926.88	4366.20

**Royal Neighbors of America**

230 16th Street  
Rock Island, IL 61201  
**877-815-8877**

**Important Information**

No pre-existing limitation. Rates are for a female non-smoker and are for use in OK zip codes except for 730-731, 740-741.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1130				1660		1331					2809

**Secure Horizons**

3120 W. Lake Center Drive.  
 P.O. Box 92799  
 Santa Ana, CA 92799  
**800-768-1479**

**Important Information**

These plans do not include any pre-existing condition limitation.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1232.62				1658.07	534	1494.33	785.46	1079.56		1111.20	1702.80

**Standard Life and Accident Insurance Company**

2450 South Shore Blvd., #500  
 League City, TX 77573  
**888-290-1085**

**Important Information**

Rates vary by age, gender, area and tobacco usage. Rates shown are for female, non-tobacco user in zip code 732.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1900.04	2163.35	2459.56	1482.04	2022.62	294.11	1493				975.49	8212.59

**State Farm Mutual Automobile Insurance Company**

One State Farm Plaza  
 Bloomington, IL 61710  
**866-855-1212**

**Important Information**

Rates may differ for males and females. Rates may vary by zip code. Rates may vary based on health at time of application.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	Waived during open enrollment

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1114		1680		1697							2506

**State Mutual Insurance Company**

210 E. Second Street, Suite 301  
 Rome, GA 30161  
**877-872-5500**

**Important Information**

No pre-existing limitation. Rates are for a female non-smoker and are for use in OK zip codes except for 730-731,739,743-744, 747.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1410	1625	1986	1792	1960	771	1801			1633	1372	2349

**Sterling Investors Life Insurance Company**

211 E. Second Street, Suite 301  
 Rome, GA 30161  
**877-604-5240**

**Important Information**

No pre-existing limitation. Rates are for a female non-smoker and are for use in OK zip codes except for 730-731, 740-741.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1521	1660	1992	1585	2050	644	1628			1426	1435	2719

**Sterling Life Insurance Company**

2219 Rimland Drive  
 Bellingham, WA 98226  
**800-688-0010**

**Important Information**

Rates are for female, non-smoker, age 65. Rates vary by gender, area and tobacco usage.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	Waived during open enrollment

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1610.76	1959.16	2006.64		1915.75		1741.05	852.67			1465.89	5149.15

**Thrivent Financial for Lutherans**

4321 N. Ballard Road  
 Appleton, WI 54919  
**800-847-4836**

**Important Information**

There is no pre-existing condition limitation. We offer attained and issued age rates. Rates provided below are attained age for non-smokers in specific zip codes. Rates vary by zip code, but do not differ by male/female.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	Waived during open enrollment

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
1054.85	1246.95	1615	1388.05	1620.95	530.40	1428.85		997.05	1262.25		2637.55

**Transamerica Life Insurance Company**

300 Eagleview Blvd.  
 Exton, PA 19341  
**800-247-1771**

**Important Information**

Method of Premium Rate	Pre-Existing Condition Limitation
Issued Age	N/A

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
980.40	1299.60	1527.60	1425	1550.40		1425	706.80	1048.80	1299.60	1219.80	1755.60

**United American Insurance Company**

3700 S. Stonebridge Drive  
 PO Box 8080  
 McKinney, TX 75070  
**800-331-2512**

**Important Information**

Base rates supplied. Rate adjustment factors are based on gender and smoker/non-smoker. Standard medicare supplement has 60 days pre-existing. Underage/disabled plans have 6 months pre-existing.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	60 Days

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - B	Disability Open Enrollment Plans - F* (Issued Age)
1171	1750	2004	1843	1948	460	1854	1046	1467		1580	4869	2453

**United Healthcare Insurance Company/  
AARP**  
PO BOX 130  
Montgomeryville, PA 18936  
**800-523-5800**

**Important Information**

The age 65 premiums include discounts for the Early Enrollment Discount Program, Multi-Insured Discount, and Electronic Funds Transfer Discount. All plans shown are non-smoker rates. You must be a member of AARP to obtain these group policies.

Method of Premium Rate	Pre-Existing Condition Limitation
No Age Rating	3 Months

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
877.20	1091.64	1284.60		1290.60			528	793		882.96	2469

**United of Omaha Life Insurance  
Company**  
Mutual of Omaha Plaza  
Omaha, NE 68175  
**800-354-3289**

**Important Information**

Premiums shown are for female, non-smoker. Zip codes: 730-733, 735-744, 746, 748-749.

Method of Premium Rate	Pre-Existing Condition Limitation
Attained Age	None

A	B	C	D	F	F*	G	K	L	M	N	Disability Open Enrollment Plans - A
743.82				1077.96		883.50			841.63	803.08	1765.38

**NOTES:**

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## Licensed Insurance Companies that Write Medicare Supplement Plans for People Disabled and Under 65

*For use only outside of open enrollment.*

### **CommunityCare of Oklahoma**

218 W 6th Street  
Tulsa, OK 74119  
918-594-5200

### **Liberty National Life Insurance Company**

3700 S. Stonebridge Drive  
McKinney, TX 75070  
800-331-2512

### **Old Surety Life Insurance Company**

P O Box 54407  
Oklahoma City, OK 73054  
800-272-5466

### **Secure Horizons**

3120 W. Lake Center Drive.  
P.O. Box 92799  
Santa Ana, CA 92799  
800-768-1479

### **United American Insurance Company**

3700 S. Stonebridge Drive  
PO Box 8080  
McKinney, TX 75070  
800-331-2512



## MEDICARE SUPPLEMENT IN A NUTSHELL

8 things you should know about Medicare Supplement Policies

1

Also called "Medigap" or "MedSup"

2

Private insurance, not sold by the government

3

Designed to fill gaps in Medicare coverage

4

Defined by state and federal law

5

Regulated by state insurance departments

6

Sold by many companies

7

Available in 10 standardized plans

8

Usually not needed by those eligible for employer-provided insurance, Medicare Advantage plans, or Medicaid assistance programs